

The Delta Dental Premier Voluntary Table Plan

The Delta Dental Premier Voluntary Table Plan is an employee-paid dental plan that will enable you and your family to enjoy the benefits of quality, affordable dental care.

How the Plan Works

The Delta Dental Premier Voluntary Table Plan is easy to use and understand. There are no deductibles, and each member is eligible to receive up to \$1,500 in benefits each year.

It provides coverage for the services listed in the following Table of Allowance. When you visit a Delta Dental Premier dentist (or a dentist whose office is located outside of Massachusetts), we will provide reimbursement up to the amount listed on the Table of Allowance.

To use your dental benefits, simply provide your dentist with the information that is printed on your ID card. The dentist will complete and submit your claim for you. If you have a patient responsibility, Delta Dental will send you an Explanation of Benefits (EOB) detailing what Delta Dental paid the dentist under your plan's coverage and your remaining patient balance, which you pay directly to the dentist.

Coverage is effective for all dependents up to age 26.

When You Visit a Delta Dental Premier Dentist

The Delta Dental Premier Voluntary Table Plan utilizes our Delta Dental Premier network of more than 7,400 dentist locations in Massachusetts. To find out if your dentist is part of this network, simply ask your dentist, visit our Web site at www.deltadentalma.com or contact Delta Dental's Customer Service department at 1-800-872-0500. Because our dentists generally agree to accept reduced fees from Delta Dental members, your out-of-pocket costs will generally be lower when visiting a Delta Dental Premier dentist.

As an example, assume your Delta Dental Premier dentist typically charges \$80 for a cleaning. However, his/her contract fee is \$63, which means that he/she will accept \$63 as payment in full. Delta Dental will pay \$59 (code D1110 on the Table of Allowance) toward the cleaning, and your co-payment will be the remaining \$4.*

If you receive a treatment that is not covered under your plan, you may be billed at the dentist's normal rate rather than Delta Dental's negotiated rate. **Also, if you receive a treatment after you have exhausted your maximum or if you receive a treatment which will cause you to exceed your maximum, you may be billed at the dentist's normal rate rather than Delta Dental's negotiated rate.** To avoid any unexpected out-of-pocket expenses, we recommend that you visit Delta Dental's website at www.deltadentalma.com or call Customer Service at 1-800-872-0500 to determine your remaining benefits.

When You Visit an Out-of-Network Dentist

When you visit a Massachusetts dentist who is not part of the Delta Dental Premier network, we will provide up to 80% of the amount listed on the Table of Allowance. For example, for an adult cleaning (code D1110) we will pay \$47.20 if provided by a non-participating dentist – that is 80% of the \$59 payment you would receive if you visited a Delta Dental Premier dentist.*

* Examples for illustrative purposes only. Actual fees and contract amounts will vary.

If you receive dental care from a dentist located outside of Massachusetts, we will pay up to the amount listed on the Table of Allowance. In both cases, you will be responsible for the difference between your dentist's full charge and the amount Delta Dental pays.

In addition, you may have to pay the dentist at the time of your visit and submit a claim to us at: Delta Dental, P.O. Box 9695, Boston, MA 02114.

Identification Card

Two Delta Dental identification cards will be mailed to your home shortly after your enrollment. Both cards are issued in the subscriber's name, but can be used by any family member covered by the Delta Dental Premier Voluntary Table Plan.

More About Claims

- All claims must be submitted within one year.
- You may want to ask your dentist to submit a pre-treatment estimate to Delta Dental for any procedure that exceeds \$300. This will enable us to help you estimate any out-of-pocket expenses you may incur.
- If a claim is denied you can request an appeal by writing to Delta Dental within 180 days of receiving notice on the claim. Appeals should be sent to Delta Dental, P.O. Box 9695, Boston, MA 02114.
- Under your plan's subrogation clause you may be required to reimburse Delta Dental for claim payments if you also receive payment from a third party who is held liable for an injury that required the dental care.

Coordination of Benefits

Many people have dental coverage under more than one plan. If you and your family are covered by more than one dental plan (or a medical plan that offers dental coverage), Delta Dental will coordinate benefits with the other carrier. In determining coverage, total payments from both carriers cannot exceed the allowable charge for the service. If you have a question about Coordination of Benefits (COB), please contact our Customer Service department at 1-800-872-0500.

Premiums and Rates

All premiums will be automatically deducted from your paycheck. Once you enroll, you must remain on the Delta Dental Premier Voluntary Table Plan for one year. Rates for the Delta Dental Premier Voluntary Table Plan are reviewed each year and may be subject to change effective in July.

Rollover Max

Rollover Max is a benefit feature that allows you to roll over a portion of your unused spending to increase your maximum benefit limit next year, and beyond. To qualify, you must receive at least one cleaning or one oral exam in the plan year, and your total yearly claims cannot exceed \$700. **Rollover Max** will then allow you to roll over \$500 to use the next year and beyond. See www.deltadentalma.com/pdf/07/rollovermax.pdf for more details.

The following is a complete list of the procedures covered under the Delta Dental Premier Voluntary Table Plan. The amounts listed are the maximum amounts Delta Dental will pay for these procedures.

Delta Dental Premier Voluntary Table Plan

Table of Allowance

DIAGNOSTIC SERVICES

D0120	Periodic oral examination	\$ 21.00
D0140	Limited oral evaluation problem focused	\$ 45.00
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver	\$ 21.00
D0150	Comprehensive oral evaluation	\$ 38.00
D0160	Detailed and extensive oral evaluation - problem focused	\$ 45.00
D0180	Comprehensive periodontal evaluation - new or established patient	\$ 38.00
D0210	Full-mouth x-ray series	\$ 84.00
D0220	Single x-ray	\$ 15.00
D0230	Additional x-ray	\$ 11.00
D0270	Single bitewing x-ray	\$ 15.00
D0272	Two bitewing x-rays	\$ 25.00
D0273	Three bitewing x-rays	\$ 38.00
D0274	Four bitewing x-rays	\$ 38.00
D0277	Vertical bitewing series (7 to 8 films)	\$ 84.00
D0330	Panoramic x-ray	\$ 77.00
D0999	Unspecified diagnostic procedure, by report**	\$ 13.00

** This code may be used for reimbursing Chlorhexidine and prescription strength toothpaste only when administered and dispensed in the dental office.

PREVENTIVE SERVICES

D1110	Adult cleaning	\$ 59.00
D1120	Child cleaning	\$ 41.00
D1203	Fluoride excluding cleaning - child	\$ 14.00
D1351	Sealant application	\$ 33.00
D1352	Preventive resin restoration in permanent tooth for moderate to high caries risk patients	\$ 33.00
D1510	Space maintainer - fixed, unilateral	\$ 223.00
D1515	Space maintainer - fixed, bilateral	\$ 391.00
D1520	Space maintainer - removable, unilateral	\$ 223.00
D1525	Space maintainer - removable, bilateral	\$ 391.00
D4910	Periodontal cleaning	\$ 79.00

MINOR RESTORATIVE SERVICES

D2140	One surface silver filling: permanent tooth	\$ 33.00
D2150	Two surface silver filling: permanent tooth	\$ 42.00
D2160	Three surface silver filling: permanent tooth	\$ 48.00
D2161	Four or five surface silver filling: permanent tooth	\$ 61.00
D2330	One surface white filling: front tooth	\$ 38.00
D2331	Two surface white filling: front tooth	\$ 49.00
D2332	Three surface white filling: front tooth	\$ 60.00
D2335	Four or five surface white filling: front tooth	\$ 80.00
D2391	One surface white filling: back tooth	\$ 38.00

MAJOR RESTORATIVE SERVICES

D2542	Onlay - metallic, two surfaces	\$ 318.00
D2543	Onlay - metallic, three surfaces	\$ 318.00
D2544	Onlay - metallic, four or more surfaces	\$ 318.00
D2642	Onlay - porcelain/ceramic, two surfaces	\$ 318.00
D2643	Onlay - porcelain/ceramic, three surfaces	\$ 318.00
D2644	Onlay - porcelain/ceramic, four or more surfaces ..	\$ 318.00
D2662	Onlay - white/resin, two surfaces (laboratory processed)	\$ 318.00

D2663	Onlay - white/resin, three surfaces (laboratory processed)	\$ 318.00
D2664	Onlay - white/resin, four or more surfaces (laboratory processed)	\$ 318.00
D2740	Crown - porcelain/ceramic substrate	\$ 348.00
D2750	Crown - porcelain and high noble metal	\$ 331.00
D2751	Crown - porcelain and base metal	\$ 292.00
D2752	Crown - noble metal	\$ 305.00
D2780	Crown - ¾ cast high noble metal	\$ 331.00
D2781	Crown - ¾ cast predominately base metal	\$ 331.00
D2782	Crown - ¾ cast noble metal	\$ 331.00
D2783	Crown - ¾ porcelain/ceramic	\$ 318.00
D2790	Crown - high noble metal	\$ 331.00
D2791	Crown - base metal	\$ 292.00
D2792	Crown - noble metal	\$ 305.00
D2794	Crown - titanium	\$ 331.00
D2910	Recement inlay	\$ 29.00
D2915	Recement cast or prefabricated post and core	\$ 29.00
D2920	Recement crown	\$ 29.00
D2930	Crown - stainless steel: baby tooth	\$ 87.00
D2932	Crown - prefabricated resin	\$ 80.00
D2940	Sedative filling (temporary)	\$ 29.00
D2950	Crown build-up	\$ 92.00
D2951	Pin retention in addition to filling	\$ 23.00
D2952	Cast post and core	\$ 127.00
D2954	Prefabricated post and core	\$ 112.00
D2971	Additional procedures to construct new crown under existing partial denture framework	\$ 67.00

ENDODONTIC SERVICES

D3220	Pulp removal on baby tooth	\$ 46.00
D3221	Gross pulpal debridement primary and permanent teeth	\$ 29.00
D3310	Root canal treatment: front tooth	\$ 210.00
D3320	Root canal treatment: bicuspid tooth	\$ 245.00
D3330	Root canal treatment: molar tooth	\$ 350.00
D3410	Surgical root canal treatment: front tooth	\$ 176.00
D3426	Surgical root canal treatment: each additional tooth	\$ 175.00

PERIODONTIC SERVICES

D4210	Gum surgery: gingivectomy, per quadrant	\$ 191.00
D4211	Gum surgery: gingivectomy, per tooth	\$ 48.00
D4240	Gum surgery: flap procedure	\$ 267.00
D4241	Gingival flap procedures, including root planing, one to three teeth, per quadrant	\$ 161.00
D4260	Bone surgery	\$ 376.00
D4273	Subepithelial connective tissue graft procedure ...	\$ 267.00
D4274	Distal or proximal wedge procedure	\$ 188.00
D4341	Periodontal scaling and root planing, per quadrant	\$ 68.00
D4342	Periodontal scaling and root planing - one to three teeth, per quadrant	\$ 41.00
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis	\$ 59.00
D4381	Non-surgical gum therapy	\$ 24.00

Table of Allowance (continued...)

REMOVABLE PROSTHODONTICS

D5110	Complete denture, upper	\$ 331.00
D5120	Complete denture, lower	\$ 331.00
D5130	Immediate denture, upper	\$ 331.00
D5140	Immediate denture, lower	\$ 331.00
D5211	Upper partial denture: resin	\$ 305.00
D5212	Lower partial denture: resin	\$ 305.00
D5213	Upper partial denture: metal	\$ 355.00
D5214	Lower partial denture: metal	\$ 355.00
D5225	Upper partial denture - flexible base (including any clasps, rests and teeth)	\$ 355.00
D5226	Lower partial denture - flexible base (including any clasps, rests and teeth)	\$ 355.00
D5281	Partial denture: one tooth, one side	\$ 204.00
D5410	Adjust denture: complete, upper	\$ 25.00
D5411	Adjust denture: complete, lower	\$ 25.00
D5510	Repair broken complete denture base	\$ 59.00
D5520	Replace missing or broken teeth: complete denture, per tooth	\$ 38.00
D5610	Base repair: partial denture	\$ 45.00
D5620	Cast framework repair	\$ 67.00
D5630	Repair or replace broken clasp	\$ 45.00
D5640	Replace partial denture tooth, per tooth	\$ 39.00
D5650	Add tooth to existing partial denture	\$ 48.00
D5660	Add clasp to existing partial denture	\$ 58.00
D5670	Replace all teeth and acrylic on cast metal framework (upper)	\$ 212.00
D5671	Replace all teeth and acrylic on cast metal framework (lower)	\$ 212.00
D5730	Reline denture: complete, upper (chairside)	\$ 80.00
D5731	Reline denture: complete, lower (chairside)	\$ 80.00
D5740	Reline denture: partial, upper (chairside)	\$ 80.00
D5741	Reline denture: partial, lower (chairside)	\$ 80.00
D5750	Reline denture: complete, upper (laboratory)	\$ 122.00
D5751	Reline denture: complete, lower (laboratory)	\$ 122.00
D5760	Reline denture: partial, upper (laboratory)	\$ 112.00
D5761	Reline denture: partial, lower (laboratory)	\$ 112.00

FIXED PROSTHODONTICS

D6010	Surgical placement of implant body: endosteal implant	\$ 331.00
D6056	Prefabricated abutment (includes placement)	\$ 112.00
D6057	Custom abutment (includes placement)	\$ 127.00
D6058	Abutment supported porcelain/ceramic crown	\$ 348.00
D6059	Abutment supported porcelain fused to metal crown (high noble)	\$ 331.00
D6061	Abutment supported porcelain fused to metal crown (noble metal)	\$ 305.00
D6065	Implant supported porcelain/ceramic crown	\$ 348.00
D6066	Implant supported porcelain fused to metal crown (titanium, titanium alloy, high noble metal)	\$ 331.00
D6067	Implant supported metal crown (titanium, titanium alloy, high noble metal)	\$ 331.00
D6094	Abutment supported crown - (titanium)	\$ 331.00
D6095	Repair implant abutment, by report	\$ 127.00
D6100	Implant removal, by report	\$ 116.00
D6205	Pontic - indirect resin based white	\$ 297.00
D6210	Bridge pontic: high noble metal	\$ 331.00
D6211	Bridge pontic: base metal	\$ 292.00
D6212	Bridge pontic: noble metal	\$ 305.00
D6214	Pontic - titanium	\$ 331.00
D6240	Bridge pontic: porcelain with high noble metal	\$ 331.00
D6241	Bridge pontic: porcelain with base metal	\$ 292.00

D6242	Bridge pontic: porcelain with noble metal	\$ 305.00
D6545	Retainer - cast metal for acid etch bridge	\$ 127.00
D6611	Onlay - cast high noble metal, three or more surfaces	\$ 318.00
D6612	Onlay - cast predominantly base metal, two surfaces	\$ 318.00
D6613	Onlay - cast predominantly base metal, three or more surfaces	\$ 318.00
D6615	Onlay - cast noble metal, three or more surfaces ...	\$ 318.00
D6624	Inlay - titanium	\$ 318.00
D6634	Onlay - titanium	\$ 318.00
D6710	Crown - indirect resin based white	\$ 331.00
D6750	Crown - porcelain with high noble metal	\$ 331.00
D6751	Crown - porcelain with base metal	\$ 292.00
D6752	Crown - porcelain with noble metal	\$ 305.00
D6780	Crown - ¾ cast high noble metal	\$ 331.00
D6781	Crown - ¾ cast predominately base metal	\$ 331.00
D6782	Crown - ¾ cast noble metal	\$ 331.00
D6790	Crown - cast high noble metal	\$ 331.00
D6791	Crown - cast base metal	\$ 292.00
D6792	Crown - cast noble metal	\$ 305.00
D6794	Crown - titanium	\$ 331.00
D6930	Recement bridge	\$ 38.00
D6970	Cast post and core in addition to bridge retainer ...	\$ 127.00
D6972	Prefabricated post and core in addition to bridge retainer	\$ 112.00
D6973	Core build-up for retainer, including any pins	\$ 92.00

ORAL AND MAXILLOFACIAL SURGERY

D7111	Coronal remnants - deciduous (baby) tooth	\$ 20.00
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	\$ 38.00
D7210	Surgical tooth removal	\$ 77.00
D7220	Impacted tooth removal: soft tissue	\$ 96.00
D7230	Impacted tooth removal: partially bony	\$ 127.00
D7240	Impacted tooth removal: completely bony	\$ 175.00
D7250	Root recovery	\$ 64.00
D7285	Biopsy of hard tissue	\$ 154.00
D7286	Biopsy of soft tissue	\$ 154.00
D7287	Oral Exfoliative Cytology (brush biopsy)	\$ 64.00
D7288	Brush biopsy - transepithelial sample collection ...	\$ 64.00
D7310	Bone recontouring (done with extractions)	\$ 81.00
D7311	Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant ..	\$ 81.00
D7320	Bone recontouring (done without extractions)	\$ 118.00
D7321	Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant ..	\$ 118.00
D7471	Excision - bone tissue	\$ 207.00
D7472	Removal of torus palatinus	\$ 207.00
D7473	Removal of torus mandibularis	\$ 207.00
D7510	Incision and drainage of abscess	\$ 48.00
D7511	Incision and drainage of abscess - intraoral soft tissue - complicated (includes drainage of multiple fascial spaces)	\$ 48.00
D7960	Frenulectomy (frenectomy or frenotomy)	\$ 143.00
D7963	Frenuloplasty	\$ 143.00

ADJUNCTIVE GENERAL SERVICES

D9110	Emergency treatment for the relief of pain	\$ 29.00
D9220	General anesthesia: up to 30 minutes	\$ 100.00
D9221	General anesthesia: each additional 15 minutes ...	\$ 8.00
D9241	Intravenous sedation: up to 30 minutes	\$ 100.00
D9242	Intravenous sedation: each additional 15 minutes ..	\$ 8.00

Delta Dental Premier Voluntary Table Plan

Limitations

DIAGNOSTIC:

Comprehensive Evaluation – Once every 60 months per dentist

Periodic Oral Exams – Once every 6 months

Full-mouth X-rays – Once every 60 months

Bitewing X-rays – Once every 6 months when oral conditions indicate need

Single Tooth X-rays – As needed

PREVENTIVE:

Teeth Cleaning – Once every 6 months

Fluoride Treatments – Once every 6 months for members under age 19

Space Maintainers (required due to the premature loss of teeth) – For members under age 14 and not for the replacement of primary or permanent front teeth

Sealants – Unrestored permanent molars, once per tooth for members through age 15. Sealants are also covered for members aged 16 up to age 19 for those who have had a recent cavity and are at risk for decay

Chlorhexidine Mouthrinse – This is a covered benefit only when administered and dispensed in the dentist's office following scaling and root planing

Fluoride Toothpaste – This is a covered benefit only when administered and dispensed in the dentist's office following periodontal surgery

RESTORATIVE:

Silver Fillings – Once every 24 months per surface per tooth

White Fillings – Once every 24 months per surface per tooth on front teeth; single surface only on back teeth

Temporary Fillings – Once per tooth

Stainless Steel Crowns (baby teeth only) – Once every 24 months per tooth

ORAL SURGERY:

Simple Extractions – Once per tooth

Surgical Extractions – Once per tooth

PERIODONTICS:

Periodontal Surgery – Periodontal benefits not provided when rendered in a surgical day care or hospital setting

Scaling and Root Planing – Once in 24 months, per quadrant

Periodontal Cleaning – Once every 3 months following active periodontal treatment, not to exceed 2 in a calendar year if combined with preventive cleanings

ENDODONTICS:

Root Canal Treatment – Once per tooth

Vital Pulpotomy – Limited to deciduous (baby) teeth for members under age 14

PROSTHETIC MAINTENANCE:

Bridge or Denture Repair – Once within 12 months, same repair

Rebase or Reline of Dentures – Once within 36 months

Recement of Crowns and Onlays – Once per tooth

EMERGENCY DENTAL CARE:

Minor Treatment for Pain Relief – Three occurrences in 12 months

General Anesthesia – Allowed with covered surgical services only

PROSTHODONTICS:

Dentures – Once within 60 months

Fixed Bridges and Crowns (when part of a bridge) – Once within 60 months

MAJOR RESTORATIVE:

Crowns (when teeth cannot be restored with regular fillings) – Once within 60 months per tooth

Endosteal (single tooth) implants – Covered as Type III to replace one missing tooth (in lieu of a three unit bridge, and when the adjacent teeth do not require crowns.) Once per 60 months per implant.

For More Information

This information should be used only as a guideline for your dental benefits plan. For detailed information on your group's plan, riders, terms and conditions or limitations and exclusions, please see the Subscriber Certificate. Copies of the Subscriber Certificate are available through your benefits administrator. If you have further questions, please contact Delta Dental's Customer Service department.

At your request, interpreter and translation services related to administrative procedures are available to you or a covered family member.

خدمات ترجمة فورية/ترجمة
في حالة طلبكم تقوم بتوفير مترجمين وخدمات ترجمة تتعلق بالإجراءات الإدارية.

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翻譯服務

如果您提出要求，我們可以為您提供相關的行政程序的翻譯服務。

Services de traduction et d'interprétariat.
Les services de traduction et d'interprétariat en connexion avec les
procédures administratives sont disponibles sur demande

Услуги устного/письменного перевода.
По Вашему требованию будут предоставлены услуги устного и
письменного перевода, связанные с административными процедурами.

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disponíveis serviços de tradução e interpretação para os procedimentos
administrativos.

Υπηρεσίες Διερμηνείας/Μεταφραστική
Μετά από αίτησή σας, υπηρεσίες διερμηνείας και μεταφραστική σχετιζό με
διοικητικές διαδικασίες είναι στη διάθεσή σας.

Servicios de interpretación/traducción Si usted lo solicita, se
encuentran a su disposición servicios de interpretación y traducción para
asistirle en procedimientos administrativos.

Your Plan is Administered by:

Delta Dental of Massachusetts
1-800-872-0500

 DELTA DENTAL

Delta Dental of Massachusetts
465 Medford Street, Boston, MA 02129
1-800-872-0500 • www.deltadentalma.com

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SP008(3/11)20M



Delta Dental Premier Voluntary Table Plan

You value your dental benefits, but providing these benefits can be cost prohibitive for some employers. That's why Delta Dental offers the Delta Dental Premier Table Plan. This program makes it possible for you to join a comprehensive, cost-effective dental plan with all the advantages of a contributory plan.

Experience the Delta Dental Advantage

With the Delta Dental Premier Table Plan, you will enjoy:

- NO waiting periods for service and NO pre-existing conditions exclusions.
- A comprehensive plan design – coverage on everything from cleanings to crowns.
- Access to the largest dental network in the state and the U.S. through our Delta Dental Premier Network.
- Up to \$1,500 in coverage annually for each member.

How the Plan Works

The Delta Dental Premier Table Plan is easy to use and understand. Upon enrollment, you will receive an ID card and a benefits summary which lists the co-payments for services performed by participating Delta Dental Premier dentists.

Networks

Delta Dental Premier Table Plan members benefit from having access to the Delta Dental Premier Network, the largest dental network in the country with over 223,000 dentist locations. Participating dentists often accept reduced fees, saving you money on out-of-pocket costs.

If you choose to receive services from a non-participating dentist, you will have higher out-of-pocket costs than shown in the table as the Delta Dental contract rates and no balance-billing policy do not apply.

No Claim Forms

Participating dentists prepare and submit claims. If a co-payment is applicable, it is paid directly to the network dentist.

Direct Payment

Delta Dental pays the dentist directly, so you don't have to pay the covered amount up front and wait for a reimbursement check.

Out-of-Network Coverage

The Delta Dental Premier Table Plan covers services performed by non-participating dentists. However, your out-of-pocket expenses may be greater. You will be responsible for the difference between Delta Dental's payment and the dentist's submitted charge, and may be responsible for submitting your own claim forms.

Eligibility Requirements and Rates

All active employees are eligible to join this plan. Coverage is available for dependents up to age 26.

Employees who elect coverage must remain on the plan for one year.

Premium Information

Your company will collect the following monthly premiums through payroll deductions and remit payment to Delta Dental:

Individual: \$32.00

Family: \$79.00

These rates will be in effect from July 1, 2011, through June 30, 2013.